

REMARKS

Claims 1-9, 11, 13, 14, 31, 32, 34, 35, 39, 42, and 43 are pending with claims 1, 31 and 32 being independent. Claims 15-19, 21, 23-26, 28-30, 33, 36-38, 40, 41, and 44 have been canceled. No new matter has been introduced.

Independent claims 1, 31, and 32 along with dependent claims 2-9, 11, 13, 14, 34, 35, 39, 42, and 43 have been rejected as being anticipated by Ganesan (U.S. Patent No. 6,055,567). Applicants respectfully traverse this rejection.

Claims 1, 31, and 32 recite methods that include enabling a user to enter or specify "personalized ... information *about a transaction*" (emphasis added). Claim 32 recites a method that includes receiving the "personalized ... information *about a transaction* from a user input device" (emphasis added). Ganesan does not describe or suggest receiving from a user or enabling a user to enter personalized information *about a transaction* that may be used at a later date to identify that transaction.

Ganesan describes a distributed data accessing technique that is configured to be used for an online banking bill payment system. Ganesan's system enables a user to sign onto a web-site to perform online banking and bill payment transactions. See Fig. 16 and col. 16, lines 15-22. Upon accessing the web-site, the user may select to view his or her bills, view his or her checking account, or view his or her savings account by selecting a "view bills" icon, a "view checking account" icon, or a "view savings account" icon, respectively, from the home page of the web-site. See Fig. 17 and col. 16, lines 23-33. Selecting any of these icons results in a solicitation for information about bills, a checking account, or a savings account; it does not constitute entry of personalized information *about a transaction* that may be used at a later date to identify that transaction.

After requesting to "view bills", the user is presented with a list of bills. The user may then select an icon related to a particular bill to receive more detailed information about that particular bill. See Figs. 18 and 19, and col. 16, lines 42-59. Thus, selection of a bill icon constitutes solicitation of information about a particular bill; it does not constitute entry of

personalized information *about a transaction* that may be used at a later date to identify that transaction.

After selecting a particular bill icon, the user is presented with detailed information about that bill and a "Pay Bill" icon. The user may then select the "Pay Bill" icon to request that the system execute payment of that particular bill. See Fig. 19, and col. 16, line 55 to col. 17, line 2. As such, selection of the "Pay Bill" icon effects *a request to execute a transaction* and, therefore, fails to constitute entry of personalized information about a transaction that may be used at a later date to identify that transaction.

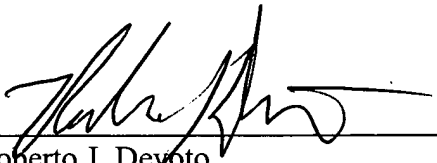
In sum, Ganesan only describes enabling a user to solicit information about a bill or a bank account and request execution of bill payment transactions. Accordingly, Ganesan does not describe or suggest enabling a user to enter or specify personalized information about a transaction that may be used at a later date to identify that transaction. For at least these reasons, applicant requests reconsideration and withdrawal of the rejection of independent claims 1, 31, and 32 along with their dependent claims 2-9, 11, 13, 14, 34, 35, 39, 42, and 43.

Applicant submits that all claims are in condition for allowance.

Please apply any charges or credits to deposit account 06-1050.

Respectfully submitted,

Date: 1/13/05



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